

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: PAMELA S FOWLER

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Case No. 1:15-bk-04788

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/06/2015.
- 2) The plan was confirmed on 03/24/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/12/2020.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,919.00.
- 10) Amount of unsecured claims discharged without full payment: \$13,381.16.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 92,809.36	
Less amount refunded to debtor(s)	\$ 1,006.38	
NET RECEIPTS		\$ 91,802.98

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 6,240.27	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,240.27
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SCOTT J STRAUSBAUGH ESQUIRE	Pri	0.00	NA	NA	2,700.00	0.00
DISCOVER	Uns	6,562.00	7,049.16	7,049.16	7,049.16	0.00
TD RETAIL CARD SERVICES	Uns	877.00	905.19	905.19	905.19	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	51.25	44.49	44.49	0.00
INTERNAL REVENUE SERVICE	Uns	495.00	51.25	6.76	6.76	0.00
SELECT PORTFOLIO SERVICING	Sec	115,489.00	114,306.34	114,306.34	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	816.00	965.55	965.55	965.55	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	1,588.27	1,588.27	1,588.27	0.00
WELLS FARGO	Uns	0.00	1,285.19	1,285.19	1,285.19	0.00
CAPITAL ONE BANK	Uns	8,528.00	9,242.32	9,242.32	9,242.32	0.00
QUANTUM3 GROUP, LLC	Uns	395.00	615.38	615.38	615.38	0.00
QUANTUM3 GROUP, LLC	Uns	754.00	590.68	590.68	590.68	0.00
QUANTUM3 GROUP, LLC	Uns	739.00	1,004.85	1,004.85	1,004.85	0.00
QUANTUM3 GROUP, LLC	Uns	476.00	706.08	706.08	706.08	0.00
QUANTUM3 GROUP, LLC	Uns	597.00	836.40	836.40	836.40	0.00
BECKETT & LEE	Uns	3,035.00	3,442.17	3,442.17	3,442.17	0.00
SYNCHRONY BANK	Uns	2,030.60	2,116.77	2,116.77	2,116.77	0.00
QUANTUM3 GROUP, LLC	Uns	214.00	302.02	302.02	302.02	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WELLS FARGO	Sec	0.00	7,462.58	6,185.32	0.00	0.00
WELLS FARGO	Uns	6,647.00	7,462.58	1,277.26	1,277.26	0.00
MIDLAND CREDIT MGMT;	Uns	2,470.00	2,840.93	2,840.93	2,840.93	0.00
MIDLAND CREDIT MGMT;	Uns	1,848.00	2,463.28	2,463.28	2,463.28	0.00
MIDLAND CREDIT MGMT;	Uns	3,650.00	4,108.07	4,108.07	4,108.07	0.00
MIDLAND CREDIT MGMT;	Uns	1,987.00	2,109.78	2,109.78	2,109.78	0.00
MIDLAND CREDIT MGMT;	Uns	6,542.00	3,643.28	3,643.28	3,643.28	0.00
MIDLAND CREDIT MGMT;	Uns	7,164.00	7,940.27	7,940.27	7,940.27	0.00
MIDLAND CREDIT MGMT;	Uns	3,008.06	1,776.52	1,776.52	1,776.52	0.00
MIDLAND CREDIT MGMT;	Uns	6,000.67	3,430.23	3,430.23	3,430.23	0.00
PENTAGON FEDERAL CREDIT	Uns	1,994.00	2,168.45	2,168.45	2,168.45	0.00
PORTFOLIO RECOVERY	Uns	2,405.00	2,803.44	2,803.44	2,803.44	0.00
PORTFOLIO RECOVERY	Uns	2,415.00	2,790.34	2,790.34	2,790.34	0.00
ONEMAIN FINANCIAL	Uns	17,226.00	11,317.99	11,317.99	11,317.99	0.00
CARMAX AUTO FINANCE	Sec	20,942.60	20,308.42	20,308.42	0.00	0.00
CERASTES, LLC	Uns	3,038.00	3,475.01	3,475.01	3,475.01	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
M & T BANK	Sec	0.00	82,410.93	16.58	16.58	0.00
ROBERT D. O'BRIEN	Lgl	0.00	NA	NA	0.00	0.00
TAYLOR K THOMAS	Lgl	0.00	NA	NA	0.00	0.00
CHASE MTG	Sec	84,938.00	NA	NA	0.00	0.00
MEDICAL SERVICES	Uns	4,966.76	NA	NA	0.00	0.00
WF FIN BANK	Uns	1,081.00	NA	NA	0.00	0.00
PAYPAL CREDIT	Uns	2,271.78	NA	NA	0.00	0.00
MASSEYS	Uns	194.62	NA	NA	0.00	0.00
CHASE BANK	Uns	4,867.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 114,306.34	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 16.58	\$ 16.58	\$ 0.00
Debt Secured by Vehicle	\$ 20,308.42	\$ 0.00	\$ 0.00
All Other Secured	\$ 6,185.32	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 140,816.66	\$ 16.58	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,044.49	\$ 2,744.49	\$ 0.00
TOTAL PRIORITY:	\$ 4,044.49	\$ 2,744.49	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 82,801.64	\$ 82,801.64	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,240.27	
Disbursements to Creditors	\$ 85,562.71	
TOTAL DISBURSEMENTS:		\$ 91,802.98

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/11/2021

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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